

Information to identify the case:

Debtor 1	<u>William Kava</u>	Social Security number or ITIN	xxx-xx-7602
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathy Kava</u>	Social Security number or ITIN	xxx-xx-9894
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-29102-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Kava

Kathy Kava

3/10/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
William Kava
Kathy Kava
DebtorsCase No. 16-29102-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 82

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db/jdb William Kava, Kathy Kava, 1001 Middlesex St, Toms River, NJ 08757-1804
 516432678 Aes/wells Fargo, PO Box 61047, Harrisburg, PA 17106-1047
 516617676 +Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
 516432682 +B & B Collections, PO Box 2137, Toms River, NJ 08754-2137
 516432685 BCA Financial Services, Inc., 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
 516432686 +Beneficial Mortgage Co., 1800Tyson Blvd. HFC Beneficial, McLean, VA 22102-4257
 516432690 Capital One, 1 Retail Svcs, Salt Lake City, UT 84130
 516432697 Cntl Jer Adj, 141 South Ave, Fanwood, NJ 07023-1224
 516432705 Corporation Trust Co., 820 Bear Tavern Rd, West Trenton, NJ 08628-1021
 516432709 Dept of Ed/Navient, PO Box 9400, Wilkes Barre, PA 18773-9400
 516645956 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516432714 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 516432715 Furniturebar, Des Moines, IA 50306
 516432716 +Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
 516432717 +Hayt, Hayt & Landau, LLC, 2 Industriail Way West PO Box 500, Eatontown, NJ 07724-0500
 516432718 Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 516432720 +Kimbail Emergency Medical Associates, PO Box 6192, Parsippany, NJ 07054-7192
 516432721 Lab Corporation, PO Box 2240, Burlington, NC 27216-2240
 516432724 +Monmouth Ocean Hospital Service, 4806 Megill Rd. Suite 3, Neptune, NJ 07753-6926
 516432727 Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
 516432728 Nmac, PO Box 660360, Dallas, TX 75266-0360
 516432731 +Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242
 516432733 State of Nj Student As, PO Box 543, Trenton, NJ 08625-0543
 516432740 Vivint Solar Developer, LLC, 3301 N Thanksgiving Way Ste 500, Lehi, UT 84043-4126
 516432741 Wells Fargo, PO Box 41169, Des Moines, IA 50311-0503
 516432747 Wffnb/Furniture Barn, PO Box 51193, Las Vegas, NV 89193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +EDI: WFFC.COM Mar 11 2020 03:48:00 America's Servicing Company, PO Box 10355,
 Des Moines, IA 50306-0355
 516432679 +EDI: RMCB.COM Mar 11 2020 03:48:00 Amca Collection Agency, 4 Westchester Plz Bldg 4,
 Elmsford, NY 10523-1615
 516432680 EDI: WFFC.COM Mar 11 2020 03:48:00 America's Servicing Company, PO Box 10335,
 Des Moines, IA 50306-0335
 516432681 EDI: WFFC.COM Mar 11 2020 03:48:00 Americas Servicing Co, PO Box 10328,
 Des Moines, IA 50306-0328
 516577913 E-mail/PDF: resurgentbknofifications@resurgent.com Mar 11 2020 00:42:15
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516432687 EDI: BANKAMER.COM Mar 11 2020 03:48:00 Bk of Amer, PO Box 982238,
 El Paso, TX 79998-2238
 516432683 EDI: BANKAMER.COM Mar 11 2020 03:48:00 Bank of America, PO Box 26012,
 Greensboro, NC 27420-6012
 516432684 E-mail/Text: ebn@rwjbh.org Mar 11 2020 00:40:40 Barnabas Health, PO Box 903,
 Oceanport, NJ 07757-0903
 516432689 EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 516432692 EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 516432688 EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capl/boscv, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 516432691 EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516461189 EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516512401 +E-mail/Text: bankruptcy@cavps.com Mar 11 2020 00:40:29 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516432694 EDI: CITICORP.COM Mar 11 2020 03:48:00 Citibank North America, PO Box 790040,
 Saint Louis, MO 63179-0040
 516432695 +EDI: CITICORP.COM Mar 11 2020 03:48:00 Citibank, NA, 701 E. 60 Street N,
 Sioux Falls, SD 57104-0493
 516432696 +E-mail/Text: mediamanagers@clientservices.com Mar 11 2020 00:38:34 Client Services, Inc.,
 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
 516432698 EDI: WFNBB.COM Mar 11 2020 03:48:00 Comenity Bank/Express, PO Box 182789,
 Columbus, OH 43218-2789
 516432699 EDI: WFNBB.COM Mar 11 2020 03:48:00 Comenity Bank/Express, PO Box 18215,
 Columbus, OH 43218

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516432700	EDI: WFNNB.COM Mar 11 2020 03:48:00	Comenity Bank/Mandee, PO Box 182125, Columbus, OH 43218-2125
516432701	EDI: WFNNB.COM Mar 11 2020 03:48:00	Comenity Bank/Mandee, 995 W 122nd Ave, Westminster, CO 80234-3417
516432702	EDI: WFNNB.COM Mar 11 2020 03:48:00	Comenity Bank/Mandees, PO Box 182125, Columbus, OH 43218-2125
516432703	EDI: WFNNB.COM Mar 11 2020 03:48:00	Comenity Bank/Vctrssec, 220 W Schrock Rd, Westerville, OH 43081-2873
516432704	EDI: WFNNB.COM Mar 11 2020 03:48:00	Comenity Bank/Victoria Secret, PO Box 18215, Columbus, OH 43218
516432708	E-mail/PDF: creditonebknofications@resurgent.com Mar 11 2020 00:42:42	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
516432707	E-mail/PDF: creditonebknofications@resurgent.com Mar 11 2020 00:43:25	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
516432710	EDI: NAVIENTFKASMDOE.COM Mar 11 2020 03:48:00	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516432711	E-mail/Text: nculp@firstffcu.com Mar 11 2020 00:41:15	First Financial Fed Cu, 1372 Route 9, Toms River, NJ 08755-4038
516432712	+EDI: AMINFOFP.COM Mar 11 2020 03:48:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
516432713	+EDI: FSAE.COM Mar 11 2020 03:48:00	Firstsource Advange, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
516432719	EDI: HY11.COM Mar 11 2020 03:48:00	Hyundai Finc, PO Box 20809, Fountain Valley, CA 92728-0809
516432693	EDI: JPMORGANCHASE Mar 11 2020 03:48:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516432722	EDI: WFNNB.COM Mar 11 2020 03:48:00	Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
516432723	+E-mail/Text: ebn@rwjbb.org Mar 11 2020 00:40:40	Monmouth Medical Center, 300 2nd Avenue, Long Branch, NJ 07740-6395
516432725	EDI: NAVIENTFKASMSERV.COM Mar 11 2020 03:48:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
516432726	+EDI: NAVIENTFKASMSERV.COM Mar 11 2020 03:48:00	Navient, 123 S Justison St Ste 3, Wilmington, DE 19801-5363
516645959	EDI: PRA.COM Mar 11 2020 03:48:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516432729	+EDI: NAVIENTFKASMSERV.COM Mar 11 2020 03:48:00	Sallie Mae, PO Box 9500, Wilkes-Barr, PA 18773-9500
516432730	EDI: SEARS.COM Mar 11 2020 03:48:00	Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
516432732	EDI: NAVIENTFKASMSERV.COM Mar 11 2020 03:48:00	Slm Financial Corp, 11100 USA Pkwy, Fishers, IN 46037-9203
516432734	EDI: RMSC.COM Mar 11 2020 03:48:00	Synccb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
516432735	EDI: RMSC.COM Mar 11 2020 03:48:00	Synccb/jcp, PO Box 965007, Orlando, FL 32896-5007
516432736	EDI: RMSC.COM Mar 11 2020 03:48:00	Synccb/lowes, PO Box 965005, Orlando, FL 32896-5005
516434415	EDI: RMSC.COM Mar 11 2020 03:48:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516432737	EDI: RMSC.COM Mar 11 2020 03:48:00	Synchrony Bank/ Jc Penneys, PO Box 965064, Orlando, FL 32896-5064
516432738	EDI: RMSC.COM Mar 11 2020 03:48:00	Synchrony Bank/Care Credit, PO Box 965064, Orlando, FL 32896-5064
516432739	EDI: RMSC.COM Mar 11 2020 03:48:00	Synchrony Bank/Lowes, PO Box 965064, Orlando, FL 32896-5064
516432742	EDI: WFFC.COM Mar 11 2020 03:48:00	Wells Fargo, PO Box 5156, Sioux Falls, SD 57117-5156
516555383	+EDI: WFFC.COM Mar 11 2020 03:48:00	Wells Fargo Bank N A, Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
516540783	EDI: WFFC.COM Mar 11 2020 03:48:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516432743	EDI: WFFC.COM Mar 11 2020 03:48:00	Wells Fargo Dealer Services, PO Box 3569, Rancho Cucamonga, CA 91729-3569
516432744	+EDI: WFFC.COM Mar 11 2020 03:48:00	Wells Fargo Home Mortgage, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
516432745	EDI: WFFC.COM Mar 11 2020 03:48:00	Wells Fargo Home Mtg (DBA) Americas Serv, 1000 Blue Gentian Rd # 300, Eagan, MN 55121-1786
516432746	EDI: WFFC.COM Mar 11 2020 03:48:00	Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 56

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*
+Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste. B., Mt. Laurel, NJ 08054-2242
516432706* Corporation Trust Company, 820 Bear Tavern Rd, West Trenton, NJ 08628-1021
517216848* +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, * 3, ## 0

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel E. Straffi on behalf of Joint Debtor Kathy Kava bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
Daniel E. Straffi on behalf of Debtor William Kava bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
GSAMP Trust 2006-FM1, Mortgage Pass- Through Certificates, Series 2006-FM1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
William M.E. Powers on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for GSAMP 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Deutsche Bank National Trust Company, as
Trustee for GSAMP 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1
ecf@powerskirn.com

TOTAL: 8